

# DCP PROCEDURAL FLOWCHART

## DISABILITY SYSTEM

## RECORDKEEPING SYSTEM

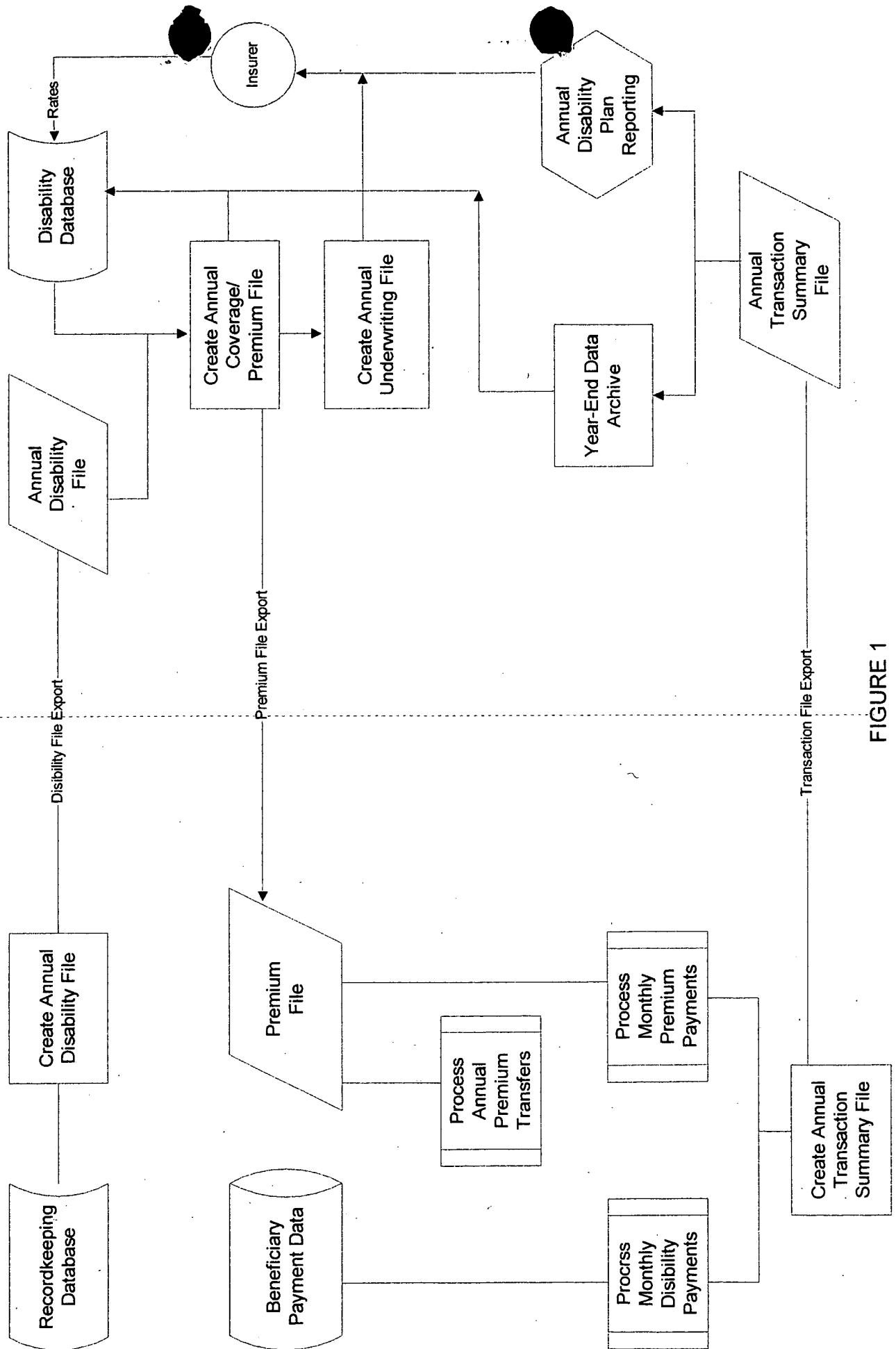


FIGURE 1

EXP MAIL EJ385046715US

CP POSSIBLE MONTHLY  
WORKFLOW

Recordkeeping System

Disability Application

	Month	
Export Annual Disability File		Import Annual Disability File
Monthly Payments	1	Calculate Annual Premium Info
Import Premium File		Export Premium File
Annual Premium Transfers		
Monthly Premiums	2	
Monthly Payments		Premium File Update
Monthly Premiums		
Monthly Payments	3	
		Premium File Update
Monthly Premiums		
Monthly Payments	4	
		Premium File Update
Monthly Premiums		
Monthly Payments	5	
		Premium File Update
Monthly Premiums		
Monthly Payments	6	
		Premium File Update
Monthly Premiums		
Monthly Payments	7	
		Premium File Update
Monthly Premiums		
Monthly Payments	8	
		Premium File Update
Monthly Premiums		
Monthly Payments	9	
		Premium File Update
Monthly Premiums		
Monthly Payments	10	
		Premium File Update
Monthly Premiums		
Monthly Payments	11	
		Premium File Update
Monthly Premiums		
Monthly Payments	12	Year-End Archive
		Annual Reporting

Figure 2

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# DCP PREMIUM CALCULATION PROCEDURES

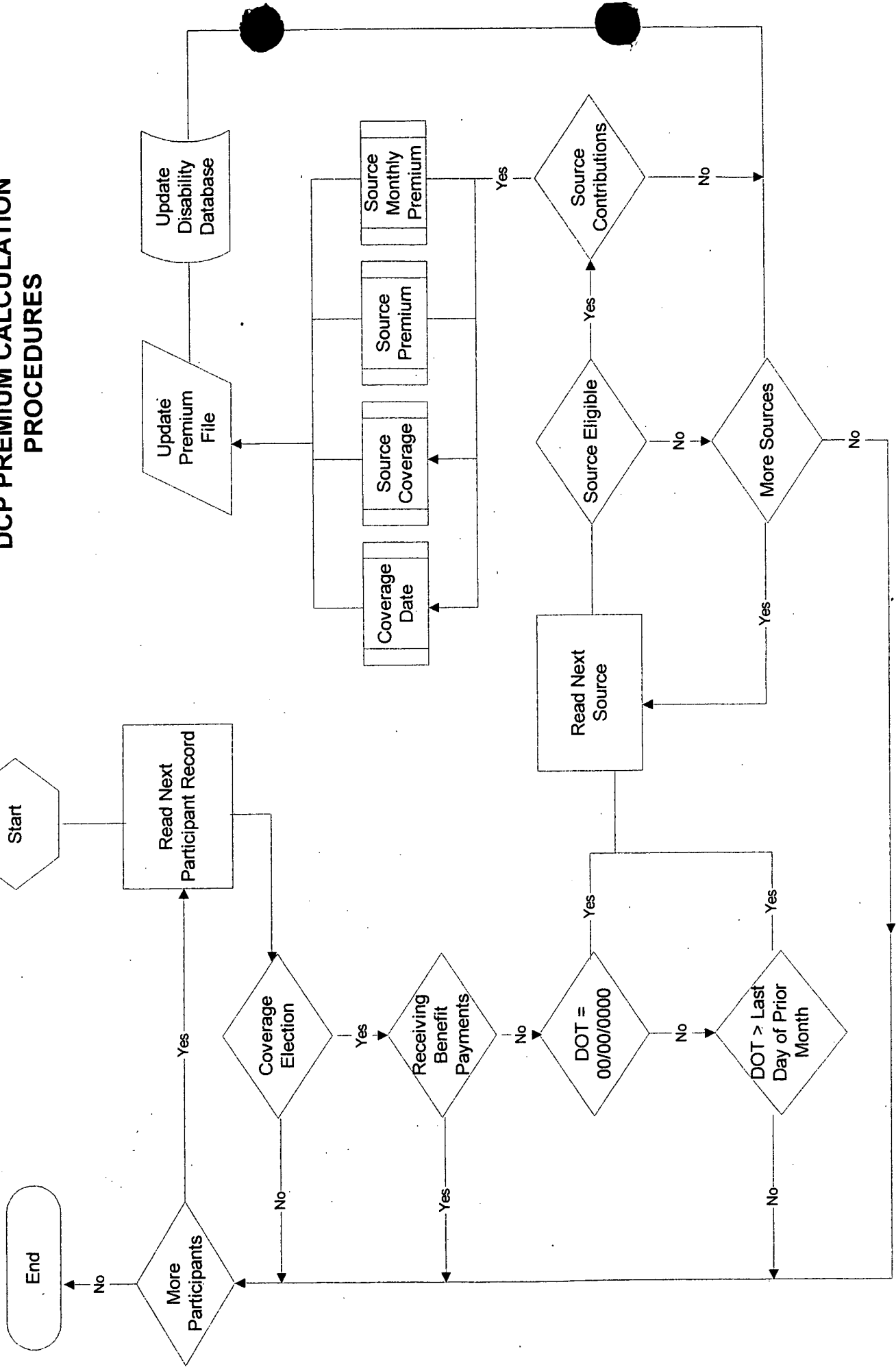


FIGURE 3



## TECHNICAL DESCRIPTION OF DCP PROCESSES

(System fields appear in bold)

I. Annual determination of coverage dates and premiums

**For each participant:**

**If Coverage Election = YES**

**AndIf Date of Termination = 00/00/0000 or Date of Termination > Current Effective Date**

Then

For each source of money:

**If Source Eligible for Coverage = YES**

### AndIF participant had source contributions

Then

**Coverage Date = Current Effective Date**

and

**Source Coverage** = Total prior year's source contributions (net of adjustments and corrections)

and

**Source Premium = Source Coverage x Insurance Rate**

and

**Source Monthly Premium = Source Premium / 12**

and

$$\text{Life-To-Date Source Coverage} = \text{Life-To-Date Source Coverage} + \text{Source Coverage}$$

EndIF

EndIF

## Next Source

EndIF

EndIF

### Next Participant

043366

Next participant

IV. Monthly disability payments

For each participant:

If Disability Payment Start Date < Current Date

Then

For each source:

If Source Coverage = 0

Then

Purchase funds in amount of monthly payment, according to investment elections

EndIf

Next source

EndIf

Next Participant

V. Year-End Archive

For each plan:

Add 1 to Effective Date year

For each participant:

For each source, where T = current year

Source Coverage<sup>T-1</sup> = Source Coverage<sup>T</sup>

Source Premium<sup>T-1</sup> = Premium<sup>T</sup>

Source Coverage<sup>T</sup> = 0

Source Premium<sup>T</sup> = 0

Next source

Next participant

Next plan

00320856 060999 166090 9588260

II. Annual fund transfer to cover premiums

For each participant:

If Coverage Date = Current Effective Date

Then

For each source:

If Source Premium  $\neq$  0

Then

Sell eligible funds in amount of Source Premium  
and

Buy "Disability Premium" Fund in amount of Source Premium

EndIf

Next Source

EndIF

Next participant

III. Monthly sale to pay premiums

For each participant:

If Date of Termination = 00/00/0000 or Date of Termination  $\geq$  1<sup>st</sup> day of current month

Then

For each source:

If Source Monthly Premium  $\neq$  0

Then

Sell "Disability Premium" fund in amount of Source Monthly Premium

EndIf

Next source

EndIf

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